

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 James W. Ryan, Jr.
 Joyel Ryan
 Debtors

Case No. 18-12420-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Apr 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2018.

db/jdb +James W. Ryan, Jr., Joyel Ryan, 38 Green Lynne Drive, Levittown, PA 19057-3223
 14089528 AR Resources, Inc., PO Box 1056, Blue Bell, PA 19422-0287
 14089525 Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
 14089526 Alltran Financial LP, P.O. Box 610, Sauk Rapids, MN 56379-0610
 14089527 +Angie Thapoung, Manager, Asset Recovery, 3 Friends Lane, Newtown, PA 18940-3426
 14089534 +Comprehensive Care Medical Assoc, 1205 Langhorne Newtown Rd, Ste 309,
 Langhorne, PA 19047-1222
 14089536 +Convergent Outsourcing/Verizon Wireless, 800 SW 39th St, Renton, WA 98057-4975
 14089537 Credit Services/Retro Fitness, Lanesuite 200, Piscataway, NJ 08854
 14089538 Dynamic Recovery Services, P.O. Box 25759, Greenville, SC 29616-0759
 14089540 +Elan Financial Services Vacation Break, P.O. Box 108, St Louis, MO 63166-0108
 14089541 Emergency Care Services Of PA, P.C., PO Box 740021, Cincinnati, OH 45274-0021
 14089542 +Emergency Services of Lower Bucks, 501 Bath Road, Bristol, PA 19007-3101
 14089546 Illinois Tollway, P.O. Box 5544, Chicago, IL 60680-5544
 14089549 Joseph J Devenuto Jr PC, 485 North Main St, Doylestown, PA 18901-3403
 14089550 +KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street,
 Philadelphia, PA 19106-1538
 14089553 +LVNV Funding/Web Bank, P.O. Box 1269, Greenville, SC 29602-1269
 14089552 +Lower Bucks County joint Municipal Autho, 7811 New Falls Road, Levittown, PA 19055-1014
 14089554 +Middletown Anesthesia, 1201 Langhorne Newtown Rd, Langhorne, PA 19047-1201
 14089558 North Shore Agency-NBW/Bradford Exchange, P.O. Box 9205, Old Bethpage, NY 11804-9005
 14089559 +One Main Financial, Levittown Town Center, 187 Kenwood Dr N, Ste C,
 Levittown, PA 19055-2460
 14089562 PECO Energy, PO Box 13436, Philadelphia, PA 19162-0439
 14089560 +Patricia Ryan, 38 Green Lynne Dr, Levittown, PA 19057-3223
 14089563 +Pennsylvania Turnpike Commission, Violations Processing Center, 300 East Park Dr,
 Harrisburg, PA 17111-2729
 14089564 Phillips & Cohen, Mail Stop 661, 1004 Justison St, Wilmington, DE 19801-5148
 14089567 RMCB/Lenox Corp, P.O. Box 1235, Elmsford, NY 10523-0935
 14089566 +Retro Fitness, 4595 New Falls Rd, Levittown, PA 19056-3004
 14089569 St Mary Medical Center, P.O. Box 822679, Philadelphia, PA 19182-2679
 14089570 Verizon, P.O. Box 650584, Dallas, TX 75265-0584
 14089571 X-Out, P.O. Box 2011, Harlan, IA 51593-0226

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: blackslaw@comcast.net Apr 25 2018 02:06:34 STANTON M. LACKS,

Lacks & Associates, 3220 Tillman Drive, Suite 114, Bensalem, PA 19020
 tr +E-mail/Text: bncnotice@phl3trustee.com Apr 25 2018 02:07:46 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: bankruptcy@phila.gov Apr 25 2018 02:07:20 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 25 2018 02:06:49
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 25 2018 02:07:16 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreign03.ph.ecf@usdoj.gov Apr 25 2018 02:07:06 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14089529 EDI: TSYS2.COM Apr 25 2018 05:58:00 Barclays Bank Of DE, P.O. Box 8803,
 Wilmington, DE 19899-8803
 14089530 +E-mail/Text: bankruptcy@cavps.com Apr 25 2018 02:07:14 Calvary Portfolio Svcs/HSBC,
 500 Summit Lake Dr, Ste 4A, Valhalla, NY 10595-2323
 14089531 +EDI: CAPITALONE.COM Apr 25 2018 05:58:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 14091532 +E-mail/Text: bankruptcy@cavps.com Apr 25 2018 02:07:14 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14089533 EDI: WFNNB.COM Apr 25 2018 05:58:00 Comenity Bank / Victoria's Secret, PO Box 182273,
 Columbus, OH 43218-2273
 14089535 +EDI: CONVERGENT.COM Apr 25 2018 05:58:00 Convergent Outsourcing/Stonebury, 800 SW 39th St,
 Renton, WA 98057-4975
 14089543 EDI: AMINFOFP.COM Apr 25 2018 05:58:00 First Premier Bank, P.O. Box 5529,
 Sioux Falls, SD 57117-5529
 14089544 +EDI: AMINFOFP.COM Apr 25 2018 05:58:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 14089545 EDI: CBS7AVE Apr 25 2018 05:58:00 Homevisions, 1112 7th Ave, Monroe, WI 53566-1364
 14089547 E-mail/Text: jmerrill@inspirefcu.org Apr 25 2018 02:07:56 Inspire Federal Credit Union,
 2104 Bath Road, Bristol, PA 19007
 14089548 EDI: JEFFERSONCAP.COM Apr 25 2018 05:58:00 Jefferson Capital, 16 Mcleland Rd,
 Saint Cloud, MN 56303-2198
 14089551 EDI: CBSKOHL.COM Apr 25 2018 05:58:00 Kohl's/Capital One, P.O. Box 3115,
 Milwaukee, WI 53201-3115

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Total Noticed: 55

Date Rcvd: Apr 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14089555 +EDI: MID8.COM Apr 25 2018 05:58:00 Midland Funding, 2365 Northside Drive,
San Diego, CA 92108-2709
14089556 +EDI: MID8.COM Apr 25 2018 05:58:00 Midland Funding/Fingerhunt, 8875 Aero Dr, Ste 200,
San Diego, CA 92123-2255
14089557 EDI: NAVIENTFKASMSERV.COM Apr 25 2018 05:58:00 Navient, P.O. Box 9533,
Wilkes-Barre, PA 18773-9533
14089561 +E-mail/Text: bankruptcygroup@peco-energy.com Apr 25 2018 02:06:45 PECO,
2301 Market Street, Philadelphia, PA 19103-1380
14090717 +EDI: PRA.COM Apr 25 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14089565 +EDI: PRA.COM Apr 25 2018 05:58:00 Portfolio Recovery/Synchrony Bank,
120 Corporate Boulevard, Norfolk, VA 23502-4952
14089568 E-mail/Text: jennifer.chacon@spservicing.com Apr 25 2018 02:07:57
Select Portfolio Servicing, P.O. Box 65450, Salt Lake City, UT 84165-0450
14089539 EDI: USBANKARS.COM Apr 25 2018 05:58:00 Elan Financial Services, P.O. Box 108,
St Louis, MO 36166-9801

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14089532* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2018 at the address(es) listed below:

J. TODD BUCKLEY SAVARESE on behalf of Creditor Inspire Federal Credit Union
todd@savareselaw.com, toddsav@verizon.net
STANTON M. LACKS on behalf of Joint Debtor Joyel Ryan blackslaw@comcast.net,
lackssr67746@notify.bestcase.com
STANTON M. LACKS on behalf of Debtor James W. Ryan, Jr. blackslaw@comcast.net,
lackssr67746@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Information to identify the case:		
Debtor 1	James W. Ryan Jr.	Social Security number or ITIN xxx-xx-6660
	First Name Middle Name Last Name	EIN -- --
Debtor 2	Joyel Ryan	Social Security number or ITIN xxx-xx-0356
(Spouse, if filing)	First Name Middle Name Last Name	EIN -- --
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 4/12/18
Case number: 18-12420-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James W. Ryan Jr.	Joyel Ryan
2. All other names used in the last 8 years		aka Joy Ryan
3. Address	38 Green Lynne Drive Levittown, PA 19057	38 Green Lynne Drive Levittown, PA 19057
4. Debtor's attorney Name and address	STANTON M. LACKS Lacks & Associates 3220 Tillman Drive, Suite 114 Bensalem, PA 19020	Contact phone 215-245-8440 Email: blackslaw@comcast.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 4/24/18

For more information, see page 2

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.